Title: CHECK AUTHORIZATION SYSTEM AND METHOD Inventor(s): William MEADOW et al. Appl. No.: 09/901,124

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MICR LINE FORMAT

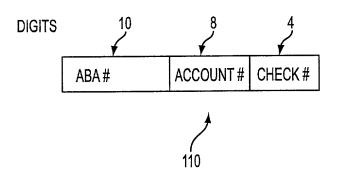


FIG. 1 (PRIOR ART)

MICR LINE FORMAT

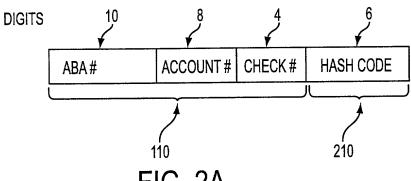


FIG. 2A

MICR LINE FORMAT

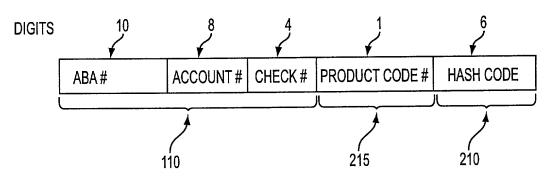


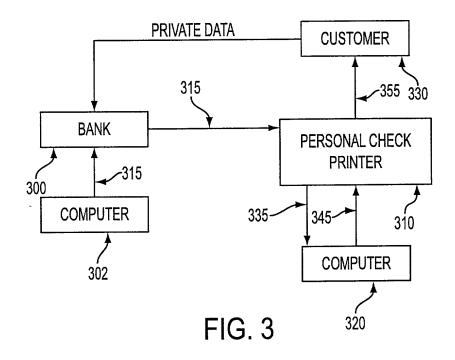
FIG. 2B

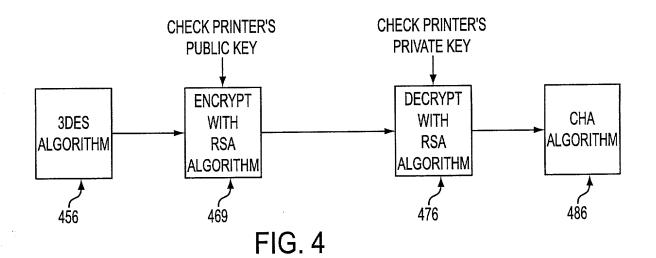
Title: CHECK AUTHORIZATION SYSTEM AND METHOD

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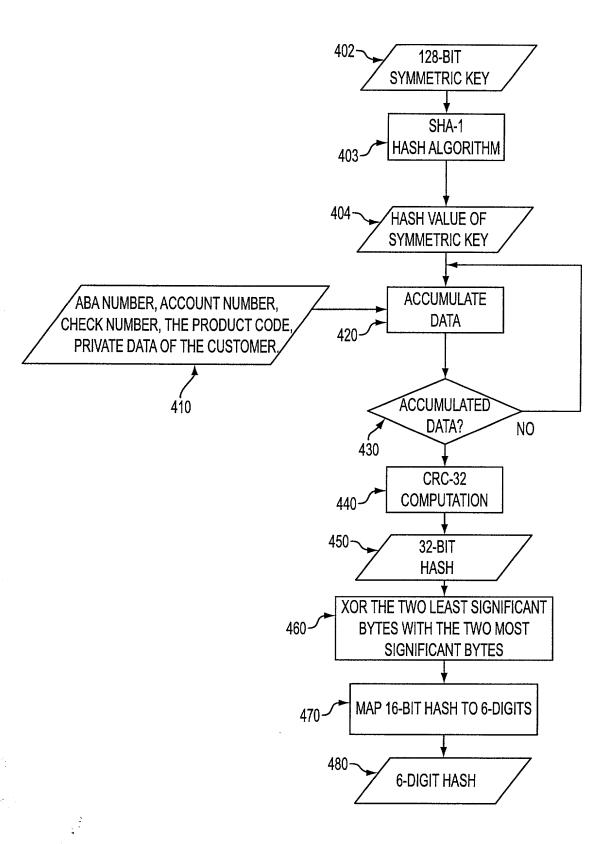


FIG. 5

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CUSTOMER

525 515 510

330 510

MICR SCANNER RETAIL POS

585

NETWORK
577

CHECK VERIFIER 520

FIG. 6

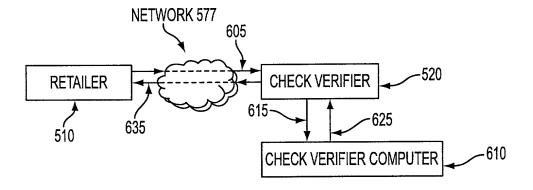


FIG. 7